

**Retrospective Rating Program
REFUND/ASSESSMENT SUMMARY**

**Enrollment Period Beginning:
October 1, 2004
First Evaluation**

Report Date: 07/21/06

PAF: **1.0645**

Association Name	Standard Premium	Developed Losses	Standard Loss Ratio	Plan	Max Prem Ratio	Size Group	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Subtotal - 37 Firms with Refunds	5,272,347	2,410,036	46%				1,130,212	21%
Subtotal - 25 Firms with Assessments	7,413,984	12,935,513	174%				(704,681)	(10%)
Subtotal - 62 Individual Firms	\$12,686,331	\$15,345,549	121%				425,531	3%
Assn of WA Business - Retail, Whlsl, Srvc	11,363,699	11,217,026	99%	B	1.15	8	2,076,001	18%
Autobody Craftsman Association	566,985	1,090,333	192%	A	1.15	20	(85,048)	(15%)
Northwest Agencies Trust	9,620,760	10,102,613	105%	B	1.10	8	1,154,770	12%
Pacific NW Hardware & Implement Association	1,553,759	1,677,240	108%	B	1.10	14	(78,196)	(5%)
WA State Drycleaners Association	213,969	65,006	30%	A2	1.10	29	20,969	10%
WA State Funeral Directors Association	382,982	645,474	169%	B	1.25	23	(95,746)	(25%)
WA Tow Truck Association	655,815	292,511	45%	B	1.15	19	305,539	47%
Subtotal - Associations	24,357,969	25,090,203	103%				3,298,289	14%
Total Enrollment	\$37,044,300	\$40,435,752	109%				\$3,723,820	10%

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Individual Firms - Detail by Plan

Report Date: 7/21/06

	Standard Premium	Developed Losses	Standard Loss Ratio	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
Plan A:					
17 Firms with Refunds	1,502,866	664,658	44%	473,298	31%
6 Firms with Assessments	528,987	1,200,666	227%	(135,722)	(26%)
Subtotal - 23 Firms	2,031,853	1,865,324	92%	337,576	17%
Average Firm Size	\$88,341				
Plan A1:					
0 Firms with Refunds	0	0	0%	0	0%
2 Firms with Assessments	487,741	1,021,896	210%	(24,388)	(5%)
Subtotal - 2 Firms	487,741	1,021,896	210%	(24,388)	(5%)
Average Firm Size	\$243,871				
Plan A2:					
9 Firms with Refunds	2,542,264	1,249,905	49%	315,481	12%
7 Firms with Assessments	1,168,219	1,877,218	161%	(129,683)	(11%)
Subtotal - 16 Firms	3,710,483	3,127,123	84%	185,798	5%
Average Firm Size	\$231,905				
Plan A3:					
9 Firms with Refunds	692,079	162,688	24%	170,218	25%
7 Firms with Assessments	923,014	1,527,136	165%	(83,602)	(9%)
Subtotal - 16 Firms	1,615,093	1,689,824	105%	86,616	5%
Average Firm Size	\$100,943				
Plan B:					
2 Firms with Refunds	535,138	332,785	62%	171,215	32%
3 Firms with Assessments	4,306,023	7,308,597	170%	(331,286)	(8%)
Subtotal - 5 Firms	4,841,161	7,641,382	158%	(160,071)	(3%)
Average Firm Size	\$968,232				